

**.MONEY  
20/20**

**EUROPE**

**6-8 JUNE  
AMSTERDAM**

**2023  
AGENDA**



# WELCOME TO THE MONEY20/20 EUROPE AGENDA!

Welcome to the 2023, Money20/20 Europe agenda, with a packed 3-days of content neatly condensed into our Now and Next main theme, where we revealed our awesome host, the Money-Bot robot, held our very own stage workshops and even welcomed star speakers back for an Encore.

Want to recap or find out more about what you missed? Our full agenda of over 150+ sessions across eight stages is below.

What this agenda can't do is really get across the intimacy of The Box, where only 40 guests got to spend an unforgettable 45-minutes with our amazing speakers, or the vibrancy of the Close Up stage, where big names and new came to share their stories.

But you can hopefully see quite clearly how our content fits into themes (more info below) including the fantastic options that came from Thinking Differently. From a Fan Power Duel to our Techmate gameshow, plus the fantastic live poetry in The Sound of Payments.

I'm so proud to share how our 2023 agenda was not only educational, insightful, thought-provoking and boundary-pushing but also - fun!  
Take the time to reflect on our content below, and a huge heartfelt thank you to our speakers for sharing their expertise.

**Gina Clarke**  
European Content Director



# AGENDA THEMES

**YOU ARE HERE TO PLAY,  
NOT JUST WATCH.**

Be a part of where money does business. The 2023 show themes and agenda are like no other.

Check out the themes below that gave our attendees the tools they need to succeed on every front that matters.

# SMOOTH INTERACTIONS

Customer expectations have only increased in demand in the last 12-months, from better UX to a wider choice in the market. It means companies who have a place in the customer's financial journey are now finding themselves in a competitive arena.

This theme is all about the standards, technology and applications that help to make our every interaction streamlined. Whether it's analysing risk, onboarding customers, communicating directly or signposting to other support systems, we want to hear all about the successful frictionless experiences and innovations taking place in 2023.

We know that there are use cases and pilots going on right now that will change the way we live our lives, forever. There's also a core demand for user education as a contracting economy tightens the purse strings of households worldwide. But in education comes opportunity and the tantalising promise of growth.

The music industry eventually made the jump from scratched CDs to continuous streaming, what is the equivalent for financial services and are we there yet?

## SECTORS TO BE EXPLORED IN THIS THEME:

AI

Customer values

Data sharing

Digital ID

Digital wallets

EdTech / PayEd

GDPR

Large Language Models (LLM)

Micro-loans

New payment methods

Open banking / Open finance

PSD2

PSD3

Robo investments

Technical standards

WealthTech

# STRATEGIC DECISIONS

Across the past 18 months economic, geopolitical, and social volatility has ignited conversation around 'business models', 'profit' and 'revenues' in the financial technology ecosystem – terms that for so long had seemed taboo. Fintechs who'd been eager for rapid market share, both home and abroad, at the expense of turning a profit have found their business models left in the lurch.

Incumbents have also been forced to reassess some of their early fintech adventures, quietly sidelining or embracing further. With this climate in mind, this theme seeks to understand the strategy behind it all. Providing use cases and best practice examples that can help any market or business currently in flux.

From pivoting business objectives to the trials and tribulations of working towards a satisfied customer, this is the outlet for founders, CEOs and other company execs to share their war wounds and life lessons.

And as investors, especially VCs, also try to navigate the difficult economic conditions, this theme offers a platform to understand exactly how we think about fintech business models going forward?

## IDEAS TO BE EXPLORED IN THIS THEME:

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Compliance

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Consolidate or acquire?

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Emerging markets challenges and opportunities

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Fundraising

---

HODL your way out

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Is disruption getting harder?

---

M&A activity

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Preparing for an exit

---

Tech vs regulators

---

The continuing role of marketplaces

---

Valuation fluctuations

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VC, Private and Public sector

# UNEXPECTED FINANCE

Fintech in its purest form has centred purely on disrupting financial ecosystems so it's no surprise that ripples have been felt across complementing industries. This is where the speed of a payment, the ability to personalise finance and being able to provide a tailored product solution really matters. It's these pockets of unexpected finance which will continue to ripen throughout 2023.

Take retail for example, as customers were pushed online during the pandemic it meant the speed of checkout adoption had to increase, leading to ripples of innovation in logistics - from an increase in goods now tracked and traced to having your next automotive purchase delivered to your door.

And while having your pride and joy delivered directly is a boon in itself, it meant complementing industries have also had to innovate.

From insurance to travel and automotive itself, the last 18-months have accelerated customer adoption so much, there's no turning back now, with customer loyalty almost a sub-category in itself. The question is, will regulation continue to develop in line with such disruption?

As new markets and providers continue to put pressure onto established players, this theme focuses on the places where unexpected finance can deliver.

## SECTORS TO BE EXPLORED IN THIS THEME:

Automotive

BNPL

Creator economy

Gaming

Insurance

Metaverse

Micro-loans

Regulators

Retailers

Social Networks

Sports

Supermarkets

Travel

Web3.0

# THE SOCIO-ECONOMIC IMPACT

The pandemic was often seen as a catalyst for social change, from quiet quitting to actual quitting, talent in the market chopped and changed more quickly than ever before. The average tenure of a worker in fintech dropped from 1.6 years in 2019 to just 1.4 years in 2022. But as recession bites, jobs have been lost and the tide has turned. And that's before we even look at diversity. Is it time to acknowledge that the industry has a people problem?

This theme explores some of the socio-economic impacts that recent years have stirred up, alongside its potential opportunities, especially those in B2C.

The willingness to donate to good causes, support ESG streams and adapt carbon zero aspirations to standard business requirements is a talking point that must be acknowledged. Subsequent innovations in charity payments is just one element, whereas the rapid development of discussions in central governments worldwide over digital currencies is another.

Other topics ripe for discussion include the turmoil of the crypto industry, the development of financial fraud and risk planning for extreme emergencies.

## SECTORS TO BE EXPLORED IN THIS THEME:

AML / KYC

CharityTech

Consultants

Cryptocurrencies

Cybersecurity

Data Protection

ESG

Financial literacy

Future Fintech models

Government Banks

HR

Islamic Finance

ISO 20022

ISO 27001

Risk Analysts

Talent Search

Treasury

# THINKING DIFFERENTLY

At Money20/20, we pride ourselves in being different and showcasing ideas, formats, stages, you name it, that is unlike anything you have ever seen at a fintech show. Put simply, at Money20/20, we are all about the experience. So, let's do some experimenting.

What's a theme that's not a theme? Here the focus turns to format, regardless of whether the subject matter fits into one of the above themes (it's probably better if it doesn't!). Here's your chance to explore Money20/20 like it's your very own sandbox.

Test out new ideas on audiences and get an instant thumbs up or thumbs down. Stop team arguments about Open Banking vs Open Finance by suggesting

a head to head or why not take our audience deep into the metaverse through a practical session. This really is the theme that means anything is possible.

Your suggestion doesn't have to be unique or wacky, but if we are to really push the boundaries and think differently, then this is the theme that explores new ideas, new concepts and new ways to deliver them to an audience, either big or small in a way that will leave an impact.

Don't be shy with your ideas - the content team are hoping for a marmite reaction, and whether we love it or hate it, prompting a strong response will be a sure fire way to get your proposal on to one of our stages.

## SECTORS TO BE EXPLORED IN THIS THEME:

**All sectors qualify for  
exploration in this theme**

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# A GUIDE TO OUR STAGES



## CLOSE UP



Delegates got up close and personal to speakers at this intimate stage. Startup content from the adjacent Startups' Hangout were also seen from this stage, making it a hub of innovation.



# ENCORE



More prime time TV entertainment show than conference keynote, this high production stage features sophisticated video screen capability, giant 3D M backdrop and amazing lighting which delivered a serious wow factor. This Stage is a destination that all delegates wanted to experience. Within the 'Encore' thematic was the ability for the audience to interact in sessions and vote to call back the speakers they wanted to hear from the most for an encore.

# ELEMENTS



This stage focused on deep dive, long form content - including Money20/20's take on workshops. Key elements of our wide reaching ecosystem are explored through the lens of expert minds. Immersive workshops were also found here, along with our Speakers' Lounge looking onto the Stage.

# FUSION



This versatile medium sized stage for high profile names, was the epicentre of the show and played host to both Now&Next content where we saw the fusion of the present with future gazing also.

# HORIZON

Powered By Mastercard



The content at this stage offered our delegates the opportunity to learn and understand some of the concepts that were on their Horizon. With high energy touch points plus our out of this world announcements, this stage offered a great vibe for those who prefer their content under 20 minutes long.

# MONEY-BOT



The 'Money-Bot Stage' set was a futuristic, industrial design combining a steel scaffold structure with LED strip lighting and glitching video screens. The 'Money-Bot' - Money20/20's very own 4m high, multi-functional robot, was positioned next to the speaker stage and rotated 180 degrees to provide other functions during breaks in content and also allowed for audience interaction.

# OUTER LIMITS



Focussing on deep dive long form content. Key elements of our wide reaching ecosystem are explored through the lens of expert minds. Immersive workshops were also found here, along with our Speakers' Lounge looking onto the Stage.

# THE BOX



This versatile medium sized stage for high profile names, was the epicentre of the show and played host to both Now&Next content where we saw the fusion of the present with future gazing also.

# THE SUMMITS



Despite being on the show floor, the Summits made you feel as though you're crossing the line into a 'head down' mode. You could take a seat and enjoy top speakers and what's better, when our speakers were busy, the Summits was a great area for an informal (or formal!) business catch up and networking space given it fed off the atmosphere of the lively show floor.

# Close Up Stage

DAY 1		DAY 2	
10:00AM-3:35PM		10:00AM-3:35PM	
PRESENTATION	<b>Startup Pitch: Monite</b> Ivan Maryasin, CEO and co-founder, Monite	PRESENTATION	<b>Startup Pitch: Zumo Enterprise</b> Amelie Arras, CMO, Zumo Enterprise
	<b>Startup Pitch: Klearly</b> Sam Koekoek, CEO and co-founder, Klearly		<b>Startup Pitch: Narvi Payments</b> Neil Ambikar, Founder, Narvi Payments
	<b>Startup Pitch: Crymbo</b> Eyal Daska, CEO and co-founder, Crymbo		<b>What's BaaS Got to do With (NatWest)?</b> Andy Ellis, CEO, Natwest Boxed Kim Van Esbroeck, Chief Revenue Officer, Vodeno
	<b>Startup Pitch: Banked</b> Tim Renew, Chief Revenue Officer, Banked		<b>Making Collaboration Innovation</b> Layla White, Founder & CEO, TechPassport Steve Suarez, Global Head of Innovation & Board Advisor, TechPassport
	<b>Startup Pitch: Payler</b> Arthur Enikeev, Chief Product Officer, Payler		<b>Implementing Responsible High Risk AI Models: How to Operationalise AI for Transaction Monitoring</b> Maarten Stolk, CEO & Co-founder, Deeploy Ali el Hassouni, Head of Data, Bunq Julie Gerlings, PhD Fellow, Copenhagen Business School / Carve Consulting
	<b>Startup Pitch: Rivero</b> Fatemeh Nikayin, Co-founder, Rivero		<b>European Open Banking - To Scrape or Not to Scrape</b> Sylvestre Thenor, Head of Expansion, Zimpler Ximena Aleman, Co-founder and Co-CEO, Prometeo OpenBanking
	<b>Startup Pitch: ZingCover</b> Matt Nunney, Co-founder, ZingCover		<b>Star(ling) Your Engines: A UK Export Success Story</b> Alexandra Frean, Chief Corporate Affairs Officer, Starling Bank Sam Everington, CEO, Engine by Starling
	<b>Startup Pitch: Hedgeflow</b> Neh Thaker, Director, Hedgeflow		
	<b>Startup Pitch: Nitrobox GmbH</b> Henner Heistermann, CEO, Nitrobox GmbH		
	<b>Startup Pitch: Truvity</b> Konstantin Mashukov, CEO, Truvity		
FIRESIDE	<b>Startup Pitch: Marble</b> Arnaud Schwartz, CEO, Marble	FIRESIDE	<b>Startup Pitch: Banxware</b> Jens Röhrborn, CEO, Banxware
			<b>Startup Pitch: Sequence</b> Riya Grover, CEO, Sequence
			<b>Startup Pitch: FRNZX LTD</b> Nevo Lapidot, CEO, FRNZX LTD
			<b>Startup Pitch: FNA</b> Kimmo Soramaki, CEO, FNA
			<b>How to Build A Bootstrapped Fintech Business</b> Daria Dubinina, CEO, Crassula Gina Clarke, Europe Content Director, Money20/20
			<b>How Your Series A &amp; B Fundraising Decisions Can Impact Your Exit</b> Damian Woodward, Principal and Co-Founder, Bean Partners
			<b>Startup Pitch: KYP</b> Alan Nagle, CEO, KYP
			<b>Startup Pitch: Hokodo</b> Raphaël Caruso, Director of Strategic Projects & Partnerships, Hokodo
			<b>Startup Pitch: Formance</b> Anne-Sybille Pradelles, Co-Founder, Formance
			<b>Startup Pitch: BehaviorQuant</b> Thomas Oberlechner, CEO, BehaviourQuant

# Close Up Stage Cont.

## DAY 2 Cont.

10:00AM-3:35PM

### In Conversation: Bank of America and Banked

Alex Wong, Managing Director, Global Corporate and Investment Banking, Bank of America  
Tim Renew, Chief Revenue Officer, Banked

### Business Payments: The New Frontier Digitising Global Commerce

Jannik Pedersen, Head of Strategic Insights, Maersk Growth  
Nelson Holzner, CEO & Co-Founder, MODIFI

### Exits, Beyond Bull\*\*it

Philippe Gelis, CEO and co-founder, Kantox  
Matteo Rizzi, Author, Investor, Speaker, Co-Founder, FTS GROUP

### Future Banking: Driving Consumer Change in the New Economy

Emma Kisby, CEO EMEA, Cogo  
Leon Wijnands, Head of Sustainability NL, ING  
Medhy Souidi, Senior Editor, Money20/20

### Pledge2025.org: Collaborating to Combat the Cost-of-Living-Crisis

Merve Ferraro, Chief Strategy Officer, Zopa Bank  
Justin Basini, CEO & Co-founder, ClearScore  
Bejay Mulenga, Founder & CEO, Supa Network

## DAY 3

10:10AM-12:05PM

### Startup Pitch: Statement

Idan Vlodinger, CEO, Statement

### Startup Pitch: Aazzur

Philipp Buschmann, CEO & Co-founder, Aazzur

### Startup Pitch: Conduit

Sofien SIDHOUM, CEO, Conduit

### Startup Pitch: Ballerine

Noam Izhaki, CEO, Ballerine

### Startup Pitch: Authologic

Jarek Sygitowicz, CEO, Authologic

### The VC Appetite for Fintech Investment in China and Asia

Alfred Shang, Founder and Managing Partner, Bitrock Capital  
Medhy Souidi, Senior Editor, Money20/20

### How Thailand's Biggest Bank Launched a Food Delivery App During Lockdown

Vandana Ohri, Vice President Technology, Publicis Sapient  
Pongpanot Ingkasit, Chief Commercial Officer, Purple Ventures  
(Robinhood)



# Encore Stage

## DAY 1

10:10AM-3:00PM

FIRESIDE

**Man vs Machine: Algorithmic Bias with ex-Twitter Exec, Rumman Chowdhury**  
Rumman Chowdhury, Responsible AI Fellow, Berkman Klein Center for Internet & Society at Harvard University  
Gina Clarke, Europe Content Director, Money 20/20

**Who Cares Wins: Nurturing Champions with Activist Lily Cole**  
Lily Cole, Model, Actress and Entrepreneur, Impossible  
Tracey Davies, President, Money20/20

**Fall in Love with the Problem: waze Founder Uri Levine**  
Uri Levine, Founder, WAZE / Author  
Scarlett Sieber, Chief Strategy & Growth Officer, Money20/20

Q&A

**Encore: Time to Bring Back Your Favourite Speaker**  
Uri Levine, Founder, WAZE / Author  
Scarlett Sieber, Chief Strategy & Growth Officer, Money20/20

FIRESIDE

**A View from the Capital**  
Rajesh Agrawal, Deputy Mayor of London for Business  
Zach Anderson Pettet, US Content Director, Money20/20

**Banking On It: HSBC UK CEO Ian Stuart**  
Ian Stuart, CEO, HSBC UK  
Arjun Kharpal, Senior Technology Reporter, CNBC

FIRESIDE

**A Journey with Data: InsurTech UK Chairperson Louise O'Shea and Google Cloud UKI Director of Financial Services, Karen Huish**  
Louise O'Shea, Chairperson, InsurTech UK Advisory Panel  
Karen Huish, Director, Financial Services UKI, Google Cloud

**Creating Dynamism in Financial Services: LSE CEO Julia Hoggett and FCA Executive Sheldon Mills**  
Julia Hoggett, CEO, London Stock Exchange  
Ryan Browne, Technology Correspondent, CNBC  
Sheldon Mills, Executive Director, Consumers and Competition, Financial Conduct Authority (FCA)

Q&A

**Encore: Time to Bring Back Your Favourite Speaker**  
Julia Hoggett, CEO, London Stock Exchange  
Ryan Browne, Technology Correspondent, CNBC  
Sheldon Mills, Executive Director, Consumers and Competition, Financial Conduct Authority (FCA)



## DAY 2

10:10AM-3:00PM

FIRESIDE

**Grab Your Seat: It's Time for Encore**  
Zach Anderson Pettet, US Content Director, Money20/20

**From (A)2A to (V)RP: GoCardless and NatWest**  
Hiroki Takeuchi, CEO, GoCardless  
Mark Brant, Chief Payments Officer, NatWest  
Amy O'Brien, Fintech Reporter, Sifted

**From Energy to Heat Pumps: Watt's Next? Octopus CPO Rebecca Dibb-Simkin**  
Rebecca Dibb-Simkin, Chief Product Officer, Octopus Energy  
Ian Horne, Europe Head of Content, Money 20/20

Q&A

**Harnessing the Hype: ABN AMRO and Citi on How Generative AI is Revolutionising Financial Services**  
Annerie Vreugdenhil, Chief Commercial Officer Personal & Business Banking, Member of the Executive Board, ABN AMRO Bank  
Jeff Tijssen, Global Head of Fintech, Bain & Company  
Emily Turner, Citi Institutional Clients Group, Citi

**Encore: Time to Bring Back Your Favourite Speaker**  
Annerie Vreugdenhil, Chief Commercial Officer Personal & Business Banking, Member of the Executive Board, ABN AMRO Bank  
Jeff Tijssen, Global Head of Fintech, Bain & Company  
Emily Turner, Citi Institutional Clients Group, Citi

# Encore Stage Cont.

## DAY 2 Cont.

10:15AM-2:45PM

**The Race to Remove Carbon from the Atmosphere: Stripe Climate & Frontier, Nan Ransohoff**  
Nan Ransohoff, Head of Climate / Co-Founder, Stripe / Frontier  
Mayowa Kuyoro, Partner, Leader of Africa Fintech, McKinsey & Company

**A Borderless Fairytale or Foregone Conclusion?: Airwallex CEO Jack Zhang**  
Jack Zhang, CEO, Airwallex  
Ingrid Lunden, Writer, Techcrunch

**Finding DORA: A Deep Dive with EBA Director Marilyn Pikaro**  
Marilyn Pikaro, Director of Innovation, Conduct and Consumers (ICC), European Banking Authority  
David Birch, Director, Consult Hyperion

Q&A

**Encore: Time to Bring Back Your Favourite Speaker**  
Jack Zhang, CEO, Airwallex  
Ingrid Lunden, Writer, Techcrunch

COMPETITION

**Europe's Got Access - WINNER**  
Gustaf Anselmsson, CEO & co-founder, Gokind  
Klas Klaas, CEO & co-founder, Climacash  
Samantha Duncan, Founder and CEO, Net Purpose  
Beltran Berrocal, CEO & co-founder, Zero Labs  
Anna Maria Loysha, Growth Manager, Eljun  
**JUDGES**  
Dan Rosen, CEO, Commerce Ventures  
Scarlett Sieber, Chief Strategy and Growth Officer, Money20/20  
Liz Rich, Head of Strategy and Corporate Development, Bloomberg L.P.  
Katherine Brown, Vice President, Inclusive Impact and Sustainability, Visa

## DAY 3

11:10AM-12:45PM

**Grab Your Seat: It's Time for Encore**  
Sanjib Khalita, Wizard, Money20/20

**Wirecard: The Fascinating Downfall of a Fraudulent Fintech**  
Mary Ann Miller, Fraud and Cybercrime Executive Advisor, Prove Identity  
Dan McCrum, Investigative Reporter, Financial Times  
Zach Anderson Pettet, US Content Director, Money20/20

**A(I) Neobank for the Next Decade to Come: bunq CEO Ali Niknam**  
Ali Niknam, Founder and CEO, Bunq  
Micky Tesfaye, Europe Content Lead, Money 20/20

**Crypto Regulation in Europe: The Tipping Point with Gillian Lynch, CEO of Europe at Gemini**  
Liz Lumley, Editor, The Banker  
Gillian Lynch, Head of Ireland and Europe, Gemini

**Encore: Time to Bring Back Your Favourite Speaker**  
Mary Ann Miller, Fraud and Cybercrime Executive Advisor, Prove Identity  
Dan McCrum, Investigative Reporter, Financial Times  
Zach Anderson Pettet, US Content Director, Money20/20



# Elements Stage

## DAY 1 Cont.

10:00AM-4:45PM

WORKSHOP

**Open For Banking: A Proper Inquisition (API): Kick Off**  
Simon Taylor, Head of Strategy, Sardine

**From Concept To Reality: Five Years Of Open Banking**  
Helen Child, Founder & CEO, Open Banking Excellence (OBE)  
Nick Corrigan, European President, Global Payments, Inc.  
Jim Wadsworth, EVP, Strategic Market Development, Konsentus  
Tom Pope, SVP Payments & Platforms, Tink

**Open Banking in the Fast Lane**  
Clare McCaffery, Chief Commercial Officer, DirectID

**Expanding Horizons: Unleashing the Potential of Open Finance Across the Globe**  
Liam Gray, Account Management Lead (Europe), Plaid  
Zeynep Yavuz, Partner, General Catalyst  
Pablo Viguera, Co-Founder and Co-CEO, Belvo  
Kiaan Pillay, Co-Founder and Co-CEO, Stitch

**Making Open Banking Work: Account to Account Payments**  
Clément Jozwiak, VP Products Digital Services, Wordline

**From Transactional to Transformational: The Power of Open Banking in Corporate Finance**  
James Lloyd, Head of EMEA & APAC, Spring by Citi  
Kanika Hope, Chief Strategy Officer, Temenos  
Claire Calmejane, Group Chief Innovation Officer, Société Générale  
Prajit Nanu, Founder & CEO, Nium

PANEL

**Open Banking: The Quest for Harmony**  
Nilixa Devlukia, Chair, Open Finance Association  
Emily Martin, Assistant Secretary, Policy and Engagement Branch, Consumer Data and Digital Division, Australian Treasury  
Sheldon Mills, Executive Director, Consumers and Competition, FCA  
Patrick De Neef, Chief Innovation Officer, De Nederlandsche Bank / Dutch Central Bank

**Go Global, Think Local: How to Scale in Fintech**  
Solenne Niedercorn-Desouches, Independant Advisor & Podcaster, Finscale  
Nicolas Benady, Co-founder & CEO, Swan  
Axel Cateland, CEO, Spendesk  
Camille Tyan, Founder, Logic Founders, Numeral, Marble

**Building a FinTech Ecosystem - Do's and Don'ts**  
Sarah Williams-Gardener, CEO, Fintech Wales  
Georgi Penev, Director, Bulgarian Fintech Association  
Maria Staszkiwicz, Secretary General, European Digital Finance Association  
Niklas Sandqvist, Board Member, Fintech Norway

PANEL

**B2B. As Easy as B2C?: Bringing SME Payments and Financing Up to Speed**  
Dr. Niklas Guske, COO, Taktile  
Ingmar Stupp, Founder, Tilta  
Stephan Haslebacher, Co-Founder & COO, Moss  
Joan Swanson, Head of Fraud Prevention, Mondu

**Accessible Payments: A Better Banking Experience for All**  
Gabrielle Bugat, CEO, Giesecke+Devrient Mobile Security  
Joanne Dewar, Ambassador, The Payments Association  
Milan Sverepa, Director, Inclusion Europe  
Dagmar Spill, Member of the Federal Board, German Multiple Sclerosis Society (DMSG)

**Unlocking the Potential of Financial Data to Improve Financial Inclusion**  
Helen Child, Founder & CEO, Open Banking Excellence  
Jess Turner, EVP, Global Open Banking & API, Mastercard  
James Lynn, Co-founder, Currensea

# Elements Stage Cont.

## DAY 2 Cont.

10:00AM-4:30PM

WORKSHOP

### Block Party: A Deeper Dive into Digital Money: Kick Off

Orian Tal, VP PR & Communications, MarketAcross  
Malin Lignell, VP of Digitalization and Innovation, Handelsbanken

### From Winter to Spring: Restoring Customer Confidence in Crypto

Anna Irrera, Senior Editor, Crypto, Bloomberg  
Sergej Kunz, Co-founder, 1Inch  
Gina Ordonez Pari, Head of LatAm Sales, Zimpler  
Jean-Baptiste Graftieaux, Global CEO, Bitstamp

### Nurturing a More Climate-Conscious Crypto Sector

Kirsteen Harrison, Environmental Adviser, Zumo  
Cathy Mulligan, Sustainable Digital Economy Researcher, World Economic Forum

### DAOs: Raising Capital for Diverse Entrepreneurs and Impact Projects

Cleve Mesidor, Executive Director, The Blockchain Foundation

### Making Sense of MiCA

Vishal Sacheendran, Director MENA and Europe, Binance

### UX and Consumer Safety: Improving the Crypto Journey

Aliya Das Gupta, Senior Vice President, Business Development, Sygnum Bank  
Katharine Wooller, Business Unit Director, CoinCover  
Seema Johnson, COO and Co-Founder, Nuggets Soups Ranjan, CEO, Sardine

### Crypto Integrity: Zero Knowledge Protocols and the First Decentralization Index

Aggelos Kiayias, Chair in Cyber Security and Privacy, University of Edinburgh  
Joel Telpner, Chief Legal Officer, Input Output Global

FIRESIDE

### How Facial Recognition is Changing the Game for Football Fans

Marta Morrás, Identity Lead, Veridas  
Luis Arregui, Marketing Director, C.A. Osasuna

PANEL

### Sustainability: Tick Box or Choice?

Gerrit Sindermann, Deputy Executive Director / Director, Every Action Counts (EAC) Coalition, Green Digital Finance Alliance  
Lubomila Jordanova, Co-Founder and CEO, Plan A  
Dominique Simons, Head of Impact, Adyen  
Mandy Lamb, Managing Director: UK & Ireland, Visa  
Erik Stadigh, CEO and Co-Founder, Lune

### Trade Networks 2.0: Where Transparency and Data Privacy Work Together

Ryan Rugg, Head of Digital Assets, TTS, CITI  
Daniela Barbosa, Executive Director / General Manager Blockchain and Identity, Hyperledger Foundation / the Linux Foundation  
Edmund To, Chief Technology Officer, Global Shipping Business Network

FIRESIDE

PANEL

### Money Talks: Using Payments as a Communication Channel

Janet Bastiman, Chief Data Scientist, Napier  
Sean Malleen, Founder, Engage Systems

### Winning the Wallet Wars

Daniel Goldscheider, Founder, OpenWallet Foundation  
Daniela Barbosa, Executive Director / General Manager Blockchain and Identity, Hyperledger Foundation / the Linux Foundation  
Sulabh Agarwal, Managing Director, Global Head of Payments, Accenture  
Viky Manaila, Trust Services Director, Intesi Group  
Sanjay Jain, Chairman of Technology Committee, iSPIRT

### Power to the People: The Next Era for Wealthtech

Tamara Kostova, CEO, Velexa  
Ruth Handcock, CEO, Octopus Investments  
Victor Trokoudes, CEO & Co-Founder, Plum  
Mary Agbesanwa, Fintech Growth Lead, Seccl

# Elements Stage Cont.

## DAY 3

10:00AM-3:25PM

### Funding the Ecosystem: Kick Off

Matteo Rizzi, Author, Investor, Speaker, Co-Founder, FTS GROUP  
Erin Papworth, CEO / Co-founder, Nav.it

### Europe’s Formula for Supporting Female Founders in Fintech

Isabel Pitt, Product Director & CTO, ShieldPay  
Rakefet Russak-Aminoach, Managing Partner, Team8  
Riya Grover, CEO, Sequence

### Opportunity for All: Making the Most of VC Funding

Ed Lascelles, Partner, Albion VC  
Seema Amble, PartnerAndreessen Horowitz, (a16z)  
Sanjot Malhi, Partner, NorthZone  
Lucia Rigo, Partner, Growth Equity, Generation Investment Management

### Building a Data-Driven Fintech Business: Founders’ Stories

Rory O’Driscoll, Partner, Scale Venture Partners  
Arbia Smiti, CEO, Rosaly  
Michael Reitblat, CEO, Forter  
Johnny Ayers, Founder and CEO, Socuret

### Funding Case Study: Anthemis and Hokodo

Ruth Foxe Blader, Partner, Anthemis  
Louis Carbonnier, Co-founder & Co-CEO, Hokodo

### Funding Case Study: Creandum and Pleo

Johan Brenner, General Partner, Creandum General Partner  
Jeppe Rindom, Founder, Pleo

### Softbank in Conversation: 5 Top Tips

Neil Cunha-Gomes, Head of EMEA Fintech, SoftBank Vision  
Matteo Rizzi, Author, Investor, Speaker, Co-Founder, FTS GROUP

### Academia-Industry Magic: FinTech PhD Projects Driving Business Results

Daniel Shorr, Senior Strategic Partnerships Manager, Edinburgh Innovations, University of Edinburgh  
Rui Ying Goh, FinTech PhD Student, University of Edinburgh  
Galina Andreeva, Personal Chair of Societal Aspects of Credit, University of Edinburgh  
James Varga, CEO & Co-Founder, DirectID

### Student Mobility Trends & Their Effect on Education and Payments

Sasha Pilch, Partner, Fin Capital  
Nawaz Ali, Head of Customer & Market Insights, Convera  
Keith Adams, Assistant Director of Finance (Financial Systems & Operations), London School of Economics  
Graham Smith, Head of Territory, UK, IODM

### DORA: The Biggest Change in Payments No-One is Talking About

Jolanda Schekermans, Head of Product - API Experience, Form3  
Jessica Ramos, Head of Regulatory & Financial Affairs, EBA Clearing  
Abdellah Ben Hammou, Product Director, Klarna

### Marketing on a Changing Frontier: CMO Strategies to Succeed

Payal Raina, Founder of FinTech B2B Marketing & Global Head of Marketing of Torstone Tech, FinTech B2B Marketing  
Andrea Linehan, Global Chief Marketing Officer, Zai | CurrencyFair  
Lucy Heavens, VP Marketing, Hokodo  
Kavita Patel, Advisory Lead, EMEA, WARC



# Fusion Stage

## DAY 1

10:35AM-5:00PM

PANEL

### Cloud on Europe’s Terms: Sovereignty and Security in the Banking Sector

Georgina Bulkeley, Director of EMEA Financial Services Solutions, Google Cloud  
Brent Phillips, Chief Security Officer and Head of Cloud Transformation, Deutsche Bank  
Alexandra Maniati, Senior Director Innovation and Cybersecurity, European Banking Federation  
Matthew O’Neill, Industry Managing Partner, Financial Services VMWare

### Scam-Tastic! When Customer Experience and Customer Protection Collide

Alisdair Faulkner, Co-founder and CEO, Darwinium  
Alexander Ermakovich, Head of Account Security, Booking.com  
Ambreen Khasru, Compliance Advisor, Various  
Vanita Pandey, CMO, CAF

### Digitising the Financial System, One Bond at a Time

Gil Cohen, Senior Deputy Accountant General, Head of Debt, Finance and Credit Division, Israel Ministry of Finance  
Michael Shaulov, CEO & Co-Founder, Fireblocks  
Orly Grinfeld, EVP, Head of Clearing, Tel Aviv Stock Exchange  
Ruth Wandhöfer, Chief Curiosity Officer Author, Speaker, Adviser & Educator

PANEL

GAMESHOW

### What Makes a Successful ISO 20022 Implementation?

Martin Runow, Head of Payments, FX and Digital, Barclays Global  
Susana Delgado, Managing Director, Global Head of Consumer & SME Payments Strategy, Swift  
Petra Plompen, Head of New Initiatives, EBA Clearing  
Rachel Morrissey, US Head of Conten, Money20/20

### Embedding Safety: Protecting Children from Online Child Sexual Exploitation

Cees van Koppen, Head of Public Policy, Benelux & Nordics, Snap Inc.  
Danny van Althuis, Head of Team, EC3 – AP Twins, Europol European Cybercrime Centre  
Samantha Woolfe, Head Global Partnerships and Network Expansion, INHOPE  
Silvija Krupena, Head of Financial Crime, RedCompass Labs

### TechMate: The Payments and Tech Gameshow

Shahrokh Moinian, Head of J.P. Morgan Payments, Europe, Middle East and Africa (EMEA), J.P. Morgan  
Sandra Alzetta, Vice President, Global Head of Commerce & Customer Service, Spotify  
Maria Prados, Head of Vertical Growth, Worldpay from FIS  
Rik Goslinga, Senior Director Enterprise Customer Success, Europe and Australia, PayPal

PANEL

FIRESIDE

PANEL

FIRESIDE

### Marketplaces Powering Commerce

Helena Forest, Head of Product for EMEA Marketplace Solutions & Commerce Solutions, J.P. Morgan  
Jean-Gabriel de Mourgues, EVP Connect & Growth Solutions, Mirakl  
Megan Bramlette, Director, North America & EU Payment Acceptance, Amazon  
Laurene Lecomte, Head of Risk, Payment and Fraud Management, Back Market

### A Teachable Moment: 2023 and Beyond

Christopher Woolard, Partner, EY Global Regulatory Network Chair | UK Fintech Leader, EY  
Louise Smith, Chair, Innovate Finance

### Orchestrating the Future of FS: A Spotlight on Music and Insurance

Paolo Zaccardi, CEO & Co-Founder, Fabrick  
Giuseppe Pollio, COO, Banca Reale  
Anita Liu Harvey, Director, Global Payments Strategy, Spotify  
Amy O’Brien, Fintech Reporter, Sifted

### Setting the Technology Strategy in the Current Economy

Simone Maini, CEO, Elliptic  
David Singleton, Chief Technology Officer, Stripe

# Fusion Stage Cont.

## DAY 1 Cont.

10:35AM-5:00PM

### What's Next for Open Banking and Open Finance in Europe?

Charles Damen, Chief Product Officer, Token.io  
Nilixa Devlukia, Chair, Open Finance Association  
Eric Ducoulombier, Head of Retail and Payments European Commission's Department of Financial Stability and Capital Markets (DG FISMA)  
Gijs Boudewijn, Co-chair and General Manager, SPAA Multi-Stakeholder Group (MSG); and Dutch Payments Association

### Fintech + Travel: An Unexpected Journey

Anirudh Narla, Director of Product & Head of Payments, Hopper  
Stephen Quinn, Chief Commercial Officer, Fly Now Pay Later  
David Doctor, CEO, Outpayce (Amadeus' payments business)  
Linda Fox, Senior Reporter, PhocusWire

## DAY 2

9:30AM-5:00PM

### What's in Your Wallet? From Hotel Keys to Train Tickets, the Digital Experience

Jenny Cheng, VP and GM, Google Wallet, Google  
David Levy, Head of Product Management, SNCF Connect & Tech  
Christoph Beckenbauer, General Manager, LEGIC Identsystems Ltd.

### Soaring: The Money20/20 RiseUp Story

Tracey Davies, President, Money20/20  
Liliana Carmona, VP Technology Operations, J.P. Morgan  
Sharon Chen, Emerging Tech Ecosystem Lead, EY  
Annie Guo, Founder, Silkpay

### Recommerce or Rubbish?

Katherine Brown, Vice President, Inclusive Impact and Sustainability, Visa  
Stephan Beyer, VP Product, Head of Financial Services, Grover  
Geri Cupi, CEO and Founder, Twig  
Gaelle Le Geard, Network Activation Lead, Ellen McArthur Foundation

### Beyond Commodity in Open Finance: The Ecosystem Approach

Charith Mendis, Head of Banking, Amazon Web Services (AWS)  
Chloé Mayenobe, COO, Solaris  
Tasha Chouhan, UK & IE Banking Director, Tink  
Kelvin Tan, Global Head of SC nexus: CEO Audax, Standard Chartered Bank: Audax Financial Technology



# Fusion Stage Cont.

## DAY 2 Cont.

9:30AM-5:00PM

FIRESIDE

### Meet the Man With the Plum Job

Victor Trokoudes, CEO & Co-Founder, Plum  
Nick Holland, Global Head, Insights and Networks, Money20/20

PANEL

### Business and Finance in Lockstep

Priyanka Rath, Head of Global Liquidity and Account Solutions Specialists, J.P. Morgan  
Sarah Kocianski, Fintech Consultant and Adviser, SJK Insights  
Steven Delpy, Chief Banking Officer, Paysafe  
Jody Perla, Managing Director, Global Banking & Payment Infrastructure, Payoneer

### Banks Can't Have It All: Embedded Finance vs Embedded Fintech

CEO & Co-Founder, FintechOS  
Claire Calmejane, Group Chief Innovation Officer, Société Générale  
Elizabeth Lumley, Deputy Editor, The Banker  
Iana Dimitrova, CEO, OpenPayd

PANEL

### Pay by Bank: A World Without Cards

Francesco Simoneschi, CEO & Co-Founder, TrueLayer  
Megan Bramlette, Director, North America & EU Payment Acceptance, Amazon  
Mark Brant, Chief Payments Officer, NatWest Group  
Henk Van Hulle, CEO, Open Banking Implementation Entity

### Turbulent Times Require Drastic Measures: Reassessing Asset Management Strategies

Lior Lamesh, CEO, GK8  
Tim Grant, Head of EMEA, Galaxy Digital  
Anna Irrera, Senior Editor, Crypto, Bloomberg

FIRESIDE

### This BNPL Expert Knows Zilch

Philip Belamant, CEO & Co-Founder, Zilch  
Polly Jean Harrison, Features Editor, The Fintech Times

PANEL

### Fully Regulated Tokenization of Real World Assets: Germany

Michael Duttlinger, CEO, Cashlink  
Patrick Marquardt, Managing Director, LAIQON Token GmbH  
Dr. Florian Toncar, Parliamentary State Secretary at the Federal Ministry of Finance, Federal Ministry of Finance  
Dr. Anika Patz, Associated Partner, YPOG

### Empowering Fintech in Ukraine: Part 2

Jess Turner, EVP, Global Open Banking & API, Mastercard  
Svitlanka Sergiichuk, CEO, Co-founder, Neofin Global Inc.  
Misha Rogalskiy, Co-Founder, Monobank  
Don Ginsel, CEO/Board Member, Holland Fintech

### Super Apps vs. Banking Power Apps: Fan Duel

Deborah Krabbe-Wietzes, Director Customer Experience, ABN Amro  
Ulli Spankowski, Chief Digital Officer, Börse Stuttgart  
Radek Zaleski, Partner, Netguru



# Fusion Stage

## DAY 3

9:30AM-3:00PM

### Smooth Operators: Alternative Digital and “Phygital” Customer Experiences

Mary Ann Miller, Fraud and cybercrime executive advisor, Prove Identity  
Michelle Beyo, CEO & Founder, FINAVATOR  
Vicky Bindra, COO, Nuvei  
Renee Hartman, Co-founder, CLA

### Meet the Three Pillars of Disruption: AI, Open Banking and Instant Payments

Fabian Khoshbakht, Global Head of Client Insight and Innovation, BNY Mellon  
Livia Benisty, Chief Business Officer, Banking Circle  
Khun Budsakorn Teerapunyachai, Senior Director, Payment Systems and Financial Technology Policy Department, Bank of Thailand  
Nico Strauss, Tribe Lead B2B Services, Rabobank

### All About the BaaS: Shaping a New Governance Model

Emma Hagan, Chief Risk and Compliance Officer, ClearBank  
Lynda Strutton, Chief Operating Officer, Tribe Payments  
Dr. Verena Thaler, Chief of Staff / Vice President Strategy, Raisin  
Sarah Kocianski, Fintech Consultant and Advisor, SJK Insights



### The New-World Transition: Embedded Payments in Web3 and Beyond

Emma Lindley, MD Global Expansion, Caf  
Silvia Mensdorff-Pouilly, SVP & Head of Corporates and International Banking EMEA, FIS  
Nika Naghavi, Group Head of Growth, MFS Africa  
Drew Graham, CEO, Radish

### If Talent is an Experience, Then What’s Yours?

Nadia Edwards-Dashti, Chief Customer Officer, Harrington Starr  
Aydan Al-Saad, Creator & Founder, @aydanalsaad  
Samantha Ridgewell, Managing Director, Empower Development

### Does the Regulation Equation Equal Innovation?

Ludovic Hourri, Co-head of EMEA Payments & Commerce Solutions, J.P. Morgan  
Daniel Szmukler, Director / Head of Innovation, Euro Banking Association  
Adam Gagen, Global Head of Government Affairs, Revolut  
Valeriya Minaeva, Partnerships & Comms, 1inch Network

### NextGen Nordic Digital Transformation

Jason Ekberg, Senior Partner, Oliver Wyman  
Samir el-Sabini, Co-founder and CEO, Juni  
Anna Blyablina, Co-founder, Chairwoman of the Board, Stockholm Fintech Week

### Re-Defining Success: Do We Need a Better Metric?

Jim McCarthy, EVP, Thredd  
Bijna Kotak Dasani, CEO & Founder, bijna.com

### Have You Heard of the Metaverse?

Cathy Mulligan, Sustainable Digital Economy Researcher, World Economic Forum  
Sulabh Agarwal, Managing Director, Global Head of Payments, Accenture  
Dr. Ruth Wandhöfer, Chief Curiosity Officer, Author, Speaker, Adviser & Educator

# Horizon Stage

## DAY 1

10:45AM-3:45PM

**The Real Financial Inclusion:  
Disrupt Banking With Voice**  
Dr Andras Rung, CEO & Founder, Ergomania

**Enterprise Strategy: Trends and predictions in  
eCommerce and Payments**  
Dirk Mourik, Global Director of Enterprise Strategy,  
Ekata, a Mastercard company

**Should Corporate Ownership Data Be Freely Available?**  
Joanna Wands, Head of UK and Europe, Asia Verify

**Sustainable Finance: Bringing Transition  
Finance To Life With Data**  
Matthias Lange, Partner, McKinsey  
Maria Patschke, CEO, SAP Fioneer ESG Solutions

**Next-Gen Tech for Fintech Revenue Generation**  
Cassie Boutelle, Chief Marketing Officer, BPC

**A Dangerous Decade: The Insurance Industry's  
Mission to Stay Relevant**  
George Beattie, Head of Innovation, CFC

**Regulation in Uncertainty: What's Next?**  
Deborah Young, CEO, The RegTech Association

**Digital Trends 2023: How Consumer Insights and  
Personalisation will Continue to Shape Industries**  
Paolo Battiston, Executive Vice President, Services Europe,  
Mastercard



**Announcement: Lucinity**  
Guðmundur Kristjánsson, Founder and CEO, Lucinity

**Announcement: Discover**  
Jordan McKee, Research Director, 451 Research  
(S&P Global Market Intelligence)  
Matt Sloan, Vice President of International Markets,  
Discover Global Network

**Announcement: Volt**  
Jordan Lawrence, Co-Founder and Chief Growth Officer, Volt  
James Fry, Vice President Global Strategic Expansion, Worldpay

**Announcement: Defactor Labs**  
Alejandro Gutierrez, CEO, Defactor Labs

**Announcement: Klearly**  
Sam Koekoek, CEO & Co-Founder, Klearly  
Lars Speekenbrink, CEO, Bolt Netherlands

**Reaching the World in Seconds:  
Solutions for Fast Money Transfers**  
Anton Kornilov, SVP Commercialization, Mastercard

**How to Build a Bank in 12 weeks**  
Leda Glyptis, Chief Client Officer, 10x Banking  
Tom Phillips, SVP, Business Development, 10x Banking

**Narrowcasting Finance: Creators of  
the Hyper-Personal Future**  
Leitha Matz, CPO/Co-founder, finmarie  
Drew Graham, CEO, Radish

**Let's Talk Scaling: Growing Your  
Company Across Borders**  
Marie Goossens, Lawyer, DLA Piper

PRESENTATION

ANNOUNCEMENT

PRESENTATION

# Horizon Stage Cont.

## DAY 2

10:45AM-4:15PM

### Hassle-Free Technical Integrations: Fiction or a Reality?

Sumant Bhagwat, Head of Product, WLPayments

### Unlocking The AI Black Box And The Strategic Decisions Follows

Noa Srebrnik, CEO, Co-Founder, Stealth Mode

### Fintech In The Public Sector

Rita Waite, Investor, In-Q-Tel

### How to Build Brand Fame: Advice for Scale Ups

David Tiltman, SVP Content, WARC

### Would the World Look Different if Finance Really was Cross-Border?

Misha Esipov, Founder & CEO, Nova Credit

### Africa: Mobile Payments Leading a Continental Financial Inclusion

Paula Bellizia, President of Global Payments, EBANX  
David Waithaka, Chief Revenue Officer, Cellulant

### How Embedded Finance Can Help Solve the Cost-of-Living Crisis

Jeff Parker, SVP and Managing Director, International Marqeta

### Purpose-Led Innovation: Is it a Fad or Fundamental?

David Grunwald, Director of Innovation & Partnerships, NatWest

### How to Hack a Bank

Michael Schouwenaar, Security Team Manager, Secura

### Is the Future of Commercial Payments Virtual?

Chris Fendley, EVP Commercialization, Mastercard

### Announcement: Zilch

Philip Belamant, CEO & Co-Founder, Zilch

### Announcement: Rabobank

Thomas Horn, Lead Strategy Embedded Lending, Rabobank  
Hans de Graaf, Chief Commercial Officer, in3

### Why the Fintech Ecosystem Needs to Enter the Impact Era

Alexandre Prot, CEO & Co-Founder, Qonto

### The (R)evolution of In-Car Commerce

Nico Kersten, CEO, Mercedes Pay

### Coming to America: Regulatory Considerations and Solutions

Aaron Kouhought, Partner, McGlinchey

### Beating the Dark Net

Mateusz Chrobok, Head of Fraud Intelligence, Nethone

## DAY 3

10:30AM-1:55PM

### Ending Accidental Churn: Payments Optimisation as a Retention Lever

Vijay Menon, CEO & Founder, Butter Payments

### Bringing Banking Back: What's Needed?

Christoffer Malmer, Head of SEB Embedded, SEB

### If Digital Value is the Future - What is Your Plausible Future?

Malin Lignell, VP Digitalisation & Innovation, Handelsbanken

### Integrated Payments: Revolutionising the Hospitality Experience

Hemlata Narasimhan, European President, Elavon

### Small and Medium Enterprise Awakening: Embracing Partnerships

Marcus O'Toole, SVP, Global Small and Medium Enterprises, Mastercard

### Innovating In The Skies: Transforming Airline Payments With Turkish Airlines

Eyüp Yürüsoy, Payment Solutions Manager, Turkish Technology

### What Needs to Happen NOW to Make Cross-Border Seamless

Sarel Tal, VP of Partnerships, Rapyd

PRESENTATION

ANNOUNCEMENT

PRESENTATION

PRESENTATION

# Horizon Stage Cont.

## DAY 3 Cont.

10:30AM-1:55PM

### Beyond The Cloud: Embracing The SaaS Revolution In Finance

Stewart Davies, Global SaaS Commercial Director, Temenos

#### Announcement: Billie

Damien Perillat, Chief Commercial Officer, Billie

#### Announcement: Trulioo

Michael Ramsbacker, Chief Product Officer, Trulioo

#### Announcement: SDX Digital Exchange

David Newns, Head of SIX Digital Exchange, SIX Digital Exchange

#### Announcement: Checkout.com

Alyssa Gibson-Wood Remko Best, VP, Product Marketing  
VP, Commercial Sales Checkout.com, Checkout.com

ANNOUNCEMENT



# MoneyBot Stage

## DAY 1

10:15AM-5:30PM

INTRO

**The Money-Bot Predicts**  
Money-Bot

PANEL

**Removing the Fluff of ‘Personalisation’ in Banking**  
Katie Pagenkopf, Head of Customer Experience Strategy  
projekt202, Amdocs company  
Amalia Avramov, President, Financial Services, Amdocs  
Bart Wolffensperger, IT Lead Daily Banking, ABN Amro  
Alessandro Hatami, Founder & Managing Partner, Pacemakers.io

FIRESIDE & Q&A

**Trends and Insight into Consumer Life: PayPal and Carrefour**  
Rik Goslinga, Senior Director Enterprise Customer Success, Europe and Australia, PayPal  
Alessandra Grendele, Chief Digital Officer, Carrefour  
Melisande Mual, Managing Director\Publisher, The Paypers

PANEL

**Banking: How To Meet Accessibility Standards And Social Responsibility Towards Vulnerable And Impaired Persons**  
Eric Lassus, Co-Founder & CEO, Treezor  
Eric Bierry, CEO, Sopra Banking Software  
Emilie Proyard, CMO, HANDSOME  
Sasha Pilch, Principle, Fin Capital

FIRESIDE

**Digital Currency: The Bridge to Faster, Cheaper Payments**  
Teana Baker-Taylor, Vice President, Policy & Regulatory Strategy, Circle Internet Financial  
Mercina Tillemann Perez, VP, Circle Impact

INTERVIEW

**Racing to the Future- a new world through electric motorsport**  
Ellis Spiezia, Electric Racing Driver, Ellysium Racing

PANEL

**Ready Player 1: Banking Lessons From Afar**  
Anna Grech, Senior Legal Counsel, Malta Gaming Authority  
Rolf Francis Sims, Head of Corporate Affairs, Kindred Group  
Eduardo Castro, Managing Director ID&Fraud, UK&I, Experian  
Fiona Davies, Head of iGaming, OCR Labs

**Building Digital Trust: Simplifying Treasury Management In An Age Of Volatility**  
Patrick Gauthier, CEO, Convera  
Tabitha Smith, EMEA Head of Digital FX Solutions, Citi  
Alina Timofeeva, Associate Partner, Digital & FS, Oliver Wyman

**Acquiring In An Inflationary Environment: What’s The Story**  
Maria Prados, FIS, Worldpay  
Itxaso del Palacio, Partner, Notion Capital  
Elias Ghanem, Vice President and Global Head of of Research, CapGemini

FIRESIDE

**Fintech 2050: Odyssey To Space**  
TingTing Peng, Chief Capital, Strategy and Impact Officer, Moove  
Simon Taylor, Head of Strategy, Sardine  
Rachel Morrissey, Head of Content, Money20/20 USA & Executive Producer of The MoneyPot Podcast

**For Life’s Unpredictability... There’s Embedded Insurance**  
Amelia Isaacs, Reporter, Altfi  
Chris Bayley, Chief Innovation Officer and Co-founder, Cover Genius  
Gabriel Lazar, Head of Digital, Overseas General Insurance, Chubb

NETWORKING AND DRINKS

**J.P. Morgan Money-Bot Takeover**  
Veronique Steiner, Head of High Growth Tech & Head of Technology, Media and Telecom for EMEA, Payments, J.P. Morgan  
Jacob Peters, EMEA Head of Influencer and Engagement Marketing, Payments, J.P. Morgan



# MoneyBot Stage

## DAY 2

10:15AM-4:45PM

INTRO

**The Money-Bot Predicts**  
Money-Bot

FIRESIDE

**How One Partnership Can Map, Scale and Provide Compelling Consumer Experiences**  
Nicola Dalmazzo, EMEA Head of Financial Services Sector, Google Maps Platform  
Kenneth Hart, CEO & Founder, Snowdrop Solutions  
Mandy Lamb, Managing Director: UK & Ireland, Visa

PRESENTATION

**Welcome To The Age Of Centaurs: Hundred-Million Lessons For Startup Success**  
Sanjib Kalita, Wizard, Money20/20

FIRESIDE

**Big Ideas For Small Business Banking**  
Maartje Cremers, Chief Daily Use, Knab  
Richard Davis, CEO, Allica Bank  
Lucy Cohen, Co-founder, Mazuma Money  
Ian Sutherland, Chief Financial Officer, Tide

**What do Merchants Need to Do to Improve Payments?**  
Ugne Buracienne, CEO, payabl.  
Diana Carrasco, Managing Director Merchant Solutions, Lloyds Banking Solutions  
Katherine Henry-Foord, Conversion Optimization Consultant, PPRO

COMPETITION

**EUROPE’S GOT ACCESS**  
Gustaf Anselmsson, CEO & co-founder, Gokind  
Klas Klaas, CEO & co-founder, Climacash  
Samantha Duncan, Founder and CEO, Net Purpose  
Beltran Berrocal, CEO & co-founder, Zero Labs  
Anna Maria Loysha, Growth Manager, Eljun

**JUDGES**  
Dan Rosen, CEO, Commerce Ventures  
Scarlett Sieber, Chief Strategy and Growth Officer, Money20/20  
Liz Rich, Head of Strategy and Corporate Development, Bloomberg L.P.  
Katherine Brown, Vice President, Inclusive Impact and Sustainability, Visa

FIRESIDE

**How Web3 gaming is Changing Traditional Fintech**  
Vlad Panchenko, CEO and Co-founder, DMarket  
Hartej Sawhney, CEO and co-founder, Zokyo  
Gabrielle Inzirillo, Director Financial Services, Plug and Play Tech Center

PANEL

**A World of Borderless Payments.... What Does it Even Look Like?**  
Wenhui Yang, General Manager, Tencent APAC  
Ani Sane, CEO, TerraPay  
Davina Paul, CFO,Zumo Money  
Jody Perla, Managing Director - Global Banking and Payment Infrastructure, Payoneer  
Nicole Casperson, Founder, Fintech is Femme

PANEL

**Building New Infrastructure: Bridging Web2 and Web3 in Wealth Management**  
Manthan Dave, Founder, Palisade Inc  
Yoshi Yokokawa, Senior Vice President, Alpaca  
Mary Agbesanwa, Seccl  
Juliet Souliman, Investor, Portage

FIRESIDE

**Fintech in Africa: Scaling for Impact and Driving Economic Growth**  
Olugbenga Agboola, CEO, Flutterwave  
Mayowa Kuyoro, Partner, Leader of Africa Fintech, McKinsey & Company

**Headless Commerce: What’s the Tipping Point?**  
Iryna Agieiva, Head of Product - Payments, Mollie  
Sanne Bolkenstein, Commercial Director, Hyvä  
Matteo Gamba, Head of Product - Global Payments & Fraud, Wayfair

**What’s Sharia Got to Do With It? New Banking Solutions for an Evolving Muslim World**  
Monica Brand Engel, Moderator  
Omar Saleh, Founder, Khazna  
Dima Djani, Founder, Sharia Bank Alami Hijra in Indonesia

# MoneyBot Stage

## DAY 3

10:00AM-1:45PM

FIRESIDE

### The Evolution of Identity

Pierre Demarche, Co-Founder/CEO, Monnai  
Dana Eli-Lorch, Co-founder & General Partner, Vesey Ventuers  
Abhi Bisarya, Global Head of Product, Crypto.com  
Sanjib Kalita, Wizard, Money20/20

### Preventing the Existential Risk in Fintech: Fraud

Yuelin Li, Chief Strategy Officer, Onfido  
Laura Spiekerman, President and co-founder, Alloy

### Enemy of Greenwashing: How to Provide Authentic & Sustainable Payments?

Carl-Johan von Uexkull, CCO, Doconomy  
Joe Crutwell, European General Manager, Patch.io  
Chitua Kalio, Global Head of Client Services, ePayments,  
Giesecke+Devrient Mobile Security

### Decoding The Unseen: Geospatial Technologies In Risk Reporting

Matt Randal, Head of Finance Regulatory & Climate Portfolio, NatWest Group  
Georgina Bulkely, Director of EMEA Financial Services Solutions Google Cloud,  
Priyank Patwa, Director ESG and Data Analytics, Deloitte

PRESENTATION

### Finding the Needle: How AI Can Reinvent Fraud Detection

Chalapathy Neti, Head AI CoE, SWIFT

FIRESIDE

### The Disney of Money: Raising the Next Generation of Financially Savvy Kids

David Hijirida, President, Acorns  
Louise Hill, Co-Founder & CEO GoHenry  
Benoit Grassin, Co-Founder & CEO, Pixpay

### Future of Credit With Affordability in Mind

Joanne Dewar, Ambassador, The Payments Association  
Amar Rana,CEO, Credicar  
Michael Anyfantakis, Chief Architech & Head of Product, CapitalOne



# Outer Limits Stage

## DAY 1

10:45AM-5:00PM

FIRESIDE

### Blockchain and the Future of Money Movement: Opportunities and Challenges

Basak Toprak, Executive Director, EMEA Head of Coin Systems, Onyx  
Mauricio Magaldi, Global Strategy Director, Crypto, 11:FS

PANEL

### Why Ticketing Needs to be Tailored Swiftly

Maximillian Mayer, Partner, Activant Capital  
Simon Hennes, Co-Founder and CEO, vivenu

### Will ESG Really Save the World?

David Lais, Co-Founder & Managing Director, ecolytiq  
Lubomila Jordanova, Co-Founder & CEO, Plan A  
Lesley Li, CEO & Co-Founder, U Impact (Impact4good GmbH)

FIRESIDE

### Biometrics: A Revolution in Security and UX

Eduardo Azanza, CEO, Veridas  
Miguel Villaumbrales, Global Head of Digital Identity, BBVA

### Web3: A New Age for the Creator Economy and Social Media

Stani Kulechov, Founder and CEO, The Aave Companies  
Ian Horne, EU Head of Content, Money20/20

### Music to Your Ears: Vertical Finance

Omry Ben David, General Partner, Viola Ventures  
Lior Tibon, CEO and Co-Founder, Duetti

PANEL

### CBDCs: The Next Steps

Claire Conby, Operations and Governance Lead, Digital Pound Foundation  
Susan Friedman, Senior Director of Global Policy, Ripple  
Teana Baker Taylor, Vice President, Policy and Regulatory Strategy, Circle Internet Financial

PANEL

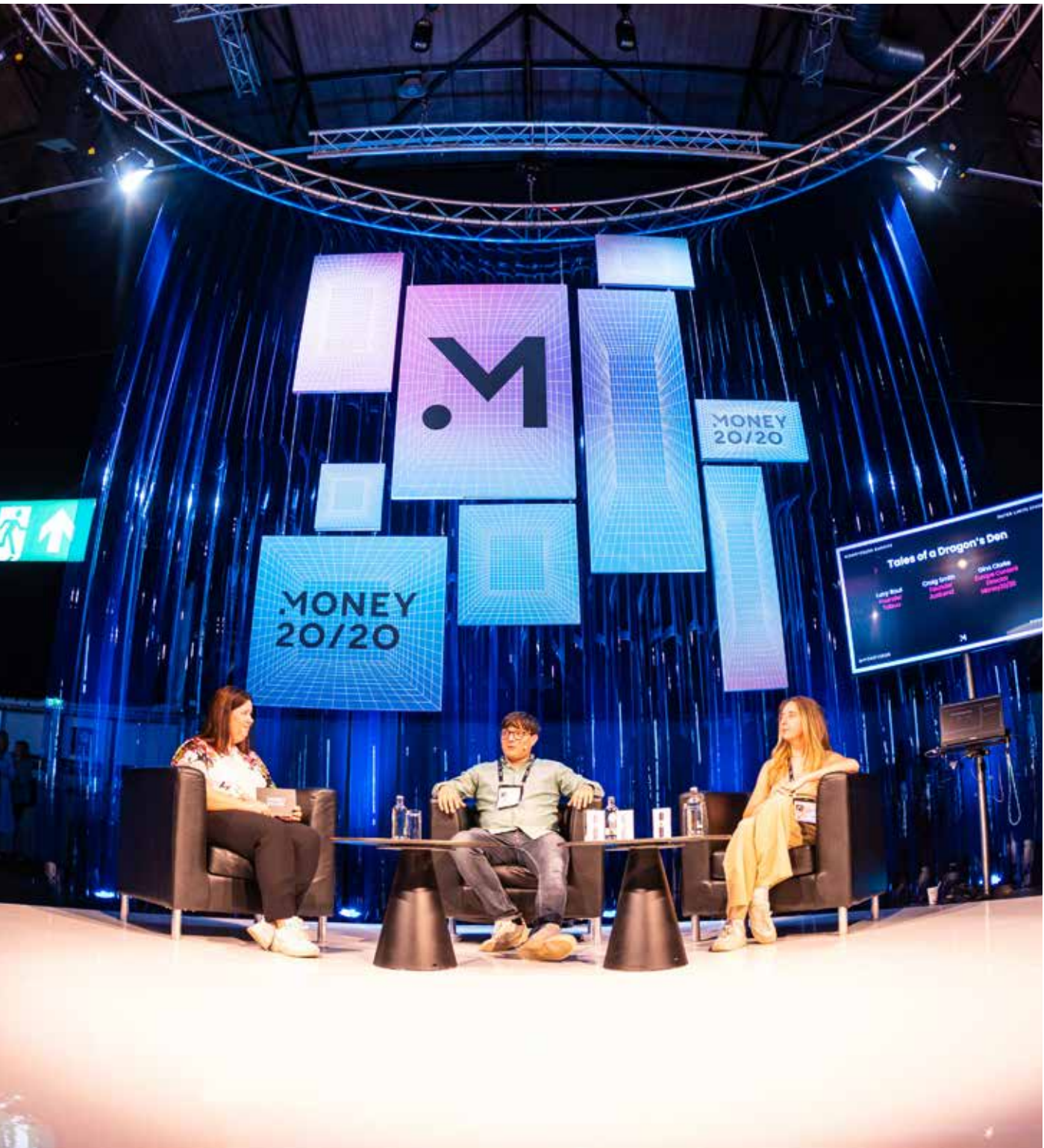
PRESENTATION + MUSIC

### 3 Signs You're Greenwashing (and Everybody Knows It)

Fernando Zandona, Interim CEO, Mambu  
Carolina Brochado, Partner and Deputy Head of EQT Growth Advisory Team, EQT Group  
Nina Mohanty, CEO & Founder, Bloom Money

### This is the Sound of Payments

Monica Millares, Principal, Product, BigPay  
'Woodsy', Flo-Poets  
'J-A', Flo-Poets



## DAY 2

10:35AM-5:30PM

FIRESIDE

### An iDEAL Move? Can EPI Change the Way Europe Pays?

Martina Weimert, CEO, EPI Company  
Daniel van Delft, CEO, iDEAL  
Don Ginsel, CEO, Holland Fintech

### Unlocking Liquidity and Equity in Uncertain Markets: Strategies for Thriving

Adi Weitzhandler, Co-Founder & CEO, Valoo  
Eynat Guez, Co-Founder & CEO, Papaya Global  
Hadar Siterman Norris, Partner, Team8 Capital

### Cut the Hubris: It's Time for Real Solutions

Ann Juliano, CEO & Founder, Muse Finance  
Alexia de Broglie, CEO & Founder, Your Juno  
Harriet Allner, Head of PR, Teya

NETWORKING

### Made in Africa: A Community Meet Up

Sebuh Mesfin, Market Manager, Notion and Co-founder/Host, Blocks2Bags  
Micky Tesfaye, EU Content Lead, Money20/20

PANEL

### Influencing their Path: OnlyFans Creators Speak Out

Gina Clarke, EU Content Director, Money20/20  
Keily Blair, Chief Strategy and Operations Officer, OnlyFans  
Lewis Buchanan, Professional MTB rider  
Louise Roberts, Online Creator, Louise Fitcoach Ltd

# Outer Limits Stage Cont.

## DAY 2 Cont.

10:35AM-5:30PM

DRINKS  
QUIZ  
PANEL  
FIRESIDE  
PRESENTATION  
PANEL

### Tales of a Dragon's Den

Gina Clarke, EU Content Director, Money20/20  
Lucy Rout, Founder, Tabuu  
Craig Smith, Founder, JustLend

### Is Neuroscience the Key to Unlocking Financial Vulnerability?

Dexter Penn, Physician, CEO & Co-Founder, Kalgera

### The Journey to Financial Data-Driven Personalisation

Dorel Blitz, VP of Strategy and Business Development, Personetics  
Burcu Kucukunal, Senior Vice President, Akbank

### The Future of the Workforce

Joanne Dewar, Ambassador, The Payments Association  
Kris Foster, Co-Founder, Open Book  
Thomas Foley, Executive Director, National Disability Institute

### The Great Payments Quiz

Anjana Haines, Editorial Director, The Payments Association  
Ian Horne, EU Head of Content, Money20/20

### Pay360 Awards Launch Party

Maria Stavrou, Operations Director, The Payments Association

## DAY 3

10:30AM-12:45PM

PANEL  
FIRESIDE  
PANEL

### Investments: What's the Alternative?

Mary Agbesanwa, Fintech Growth Lead, Seccl  
Matt Ong, Founder and CEO, Ctrl Alt  
Jeremy Davies, Co-Founder, AssetTribe

### The Impact of Quantum Computing on Banking, Payments and Financial Services

Ray Harishanka, IBM Fellow, IBM Quantum Safe, IBM Research, IBM  
Mary Ann Francis, Associate Partner, IBM Consulting, IBM

### Is Web3 Where 'Freedomtech' Will Rise and Prosper?

Allen Alishahi, Co-founder & President, ShelterZoom  
Chao Cheng-Shorland, Co-founder & CEO, ShelterZoom

### Seeing is Believing: AI Developments in Health Technology

Mitchell Feldman, Co-Founder, XRAI Glass  
Ryan Browne, Technology Correspondent, CNBC  
Liliana Carmona, VP Technology Operations, J.P. Morgan

### Crypto and Beyond: The Future of Digital Payments

Myles Stephenson, Founder & Chief Executive, Modulr  
Sendi Young, Europe & UK Managing Director, Ripple  
Dave Birch, Director, Consult Hyperion



# The Box Stage

DAY 1	12:00AM-3:45PM	DAY 2	11:00AM-3:45PM	DAY 3	10:00AM-1:45PM
DISCUSSION	<b>Bankers Like Us: Up Close and Personal with Leda Glyptis</b> Leda Glyptis, Chief Client Officer, 10xBanking	<b>Regulation: A Catalyst for Innovation?</b> Philip Belamant, CEO & Co-Founder, Zilch Janine Hirt, CEO, Innovate Finance		<b>The Overview Effect on Payments</b> Jared Isaacman, CEO, Shift4 Ian Horne, Europe Head of Content, Money20/20	
	<b>Secure AND User Friendly: Is it Possible?</b> Deniz Oran, Head of Payments Partnerships, EMEA, Google	<b>Open-Source is Coming: Watch Out Financial Services</b> Noam Izhaki, CEO, Ballerine		<b>How to Build Sustainable and Humane Technology for End Users</b> Thorsten Jonas, Sustainable UX and Innovation Expert, SUX - The Sustainable UX Network Jaan Aru, Neuroscientist, PHD, University of Tartu Anu Einberg, CEO, Mooncascade OÜ	
	<b>Gender Diversity in Blockchain and Crypto: Bringing Women Onboard</b> Gina Ordonez Pari, Head of LatAm, Zimpler	<b>Future of Money 2035</b> Hamish Thomas, Partner, Payments & FutureMoney Leader, Deloitte		<b>Data Data Everywhere</b> Parker Crockford, Chief Revenue Officer, Qover Insurance	
	<b>Credit Education and Consumer Empowerment</b> Satty Saha, CEO, Transunion UK & Europe	<b>Tales From the Crypto: Investigating Digital Assets Fraud and Disputes</b> Steve McNew, Senior Managing Director, Global Leader of Blockchain and Digital Assets, FTI Consulting		<b>What AI Tells You About Your Customers and Product</b> Rogayeh Tabrizi, Founder & CEO, Theory + Practice	
		<b>Unlocking 'Redecentralisation' with Ruth Wandhöfer</b> Ruth Wandhöfer, Chief Curiosity Officer Author, Speaker, Adviser & Educator			



# Summits Stage

## DAY 1

3:00PM-4:00PM

KEYNOTE

### AWS/NVIDIA Summit - Welcome Keynote

Sam Edge, Global Head of Fintech Business Development for Startups and Venture Capital, AWS

FIRESIDE

### State of AI in Fintech

Sarah Hinkfuss, Partner, Bain Capital Ventures  
Sam Edge, Global Head of Fintech Business Development for Startups and Venture Capital, AWS

DEMO

### AI Application in Fintech

Amy Ingram, Manager, Product, Research & Innovation, Clarity AI

### AI Application in Fintech, focused on Gen AI

Callan Carvey, Global Head of Global Operations, Cleo

PANEL

### Generative AI within Fintech & Financial Services

Malcolm deMayo, Global VP, Financial Services, NVIDIA  
Chalapathy Neti, Head of AI, CoE, Swift  
Jon Ander Beracoechea, Advanced Analytics Discipline Head, BBVA  
Mariana Gomex de la Villa, Innovation Lead, ING

NETWORKING  
RECEPTION

### AWS/NVIDIA Summit - Close & Networking Reception

Malcolm deMayo, Global VP, Financial Services, NVIDIA

